

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Virginia Harris-Farrell  
 Debtor

Case No. 16-12139-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: 211

Page 1 of 1  
 Total Noticed: 5

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db Virginia Harris-Farrell, 444 South Saint Cloud Terrace, Allentown, PA 18104  
 cr +Nationstar Mortgage LLC et al..., 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 cr +Santander Consumer USA, Inc., PO Box 560284, Dallas, TX 75356-0284  
 cr +Santander Consumer USA, Inc., P.O. Box 961275, Fort Worth, TX 76161-0275

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/PDF: gecsed@recoverycorp.com Jul 19 2018 02:16:56 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor HSBC Bank USA et al. bkgroup@kmlawgroup.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor HSBC Bank USA et al. bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 KEVIN M. BUTTERY on behalf of Creditor HSBC Bank USA et al. bkyefile@rasflaw.com  
 KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC et al... pa-bk@logs.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 SCOTT M. WILHELM on behalf of Debtor Virginia Harris-Farrell AshleyA@wwgrlaw.com,  
 G27019@notify.cincompass.com  
 THOMAS I. PULEO on behalf of Creditor HSBC Bank USA et al. tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc.  
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re:

Chapter: 7

Virginia Harris-Farrell

Debtor(s)

Case No: 16-12139-ref

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***ORDER***

AND NOW, 7/18/18 , the debtor having failed to file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the statement regarding personal financial management was due, *see* Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 8/1/18 to file a statement regarding completion of an instructional course concerning personal financial management or a request for a waiver from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Richard E. Fehling

Chief Judge ,United States  
Bankruptcy Court